

Pengaruh peer-to peer lending dan third-party payment terhadap profitabilitas bank umum konvensional di Indonesia periode januari 2017-juni 2019 = Effect of peer-to-peer lending and third-party payments on the profitability of conventional commercial banks in Indonesia for the period January 2017-June 2019

Tobing, Jonathan Dharma Tama, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20500357&lokasi=lokal>

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh peer-to-peer lending dan third-party payment terhadap profitabilitas bank umum konvensional. Penelitian ini menggunakan sampel yaitu 86 bank umum konvensional yang diawasi oleh Otoritas Jasa Keuangan pada periode periode Januari 2017 – Juni 2019. Variabel yang digunakan dalam penelitian ini adalah peer-to-peer lending dan third-party payment sebagai variabel independen yang diukur dengan nominal transaksi; profitabilitas sebagai variabel dependen yang diukur dengan Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), dan operating efficiency, serta; Ln of total assets (LTA) sebagai variabel kontrol dalam mengukur karakteristik bank. Penelitian ini merupakan penelitian kuantitatif dengan menggunakan analisis regresi panel data, dengan model estimasi Fixed Effects Model dan Random Effects Model. Hasil dari penelitian ini adalah peer-to-peer lending berpengaruh negatif terhadap profitabilitas bank, sementara third-party payment berpengaruh positif terhadap profitabilitas bank. Selain itu, karakteristik bank yang dikalkulasikan dengan Ln of total assets (LTA) berpengaruh positif terhadap profitabilitas bank.

.....This study aims to analyze the effect of peer-to-peer lending and third-party payment on the profitability of commercial conventional banks. This study uses a sample of 86 conventional commercial banks supervised by Indonesia Financial Services Authority in the period of January 2017 – June 2019. The variables used in this study are peer-to-peer lending and third-party payment as independent variables measured by nominal of transaction; profitability as the dependent variable measured by Capital Adequacy Ratio (CAR), Non-Performing Loan (NPL), Net Interest Margin (NIM), Loan to Deposit Ratio (LDR), and operating efficiency, and; Ln of total assets (LTA) as control variables measuring bank characteristics. This research is a quantitative study using panel data regression analysis, with estimation models of Fixed Effects Model and Random Effects Model. The results of this study are that peer-to-peer lending has a negative effect on bank profitability, while third-party payment has a positive effect on bank profitability. In addition, bank characteristics calculated with Ln of total assets (LTA) have a positive effect on bank profitability.